

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Patricia L. Steals**  
Debtor(s)

Bankruptcy Case No.: 21-20027-CMB  
Per July 15, 2021 Proceeding  
Chapter: 13  
Docket No.: 42 - 30, 34, 37  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 20, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: No payments to HUD (CI #1) on basis no payments currently due.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: July 16, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Patricia L. Steals  
Debtor

Case No. 21-20027-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 16, 2021

User: gamr  
Form ID: 149

Page 1 of 4  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Patricia L. Steals, 1009 Hazel Ave., Ambridge, PA 15003-1722
cr	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
15327246	+ Beaver Valley Fcu, 601 37th Street, Beaver Falls, PA 15010-3441
15327247	+ Beaver Valley Fcu, Attn: Bankruptcy, 601-37th St, Beaver Falls, PA 15010-3441
15327257	+ Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
15327259	+ Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
15327266	+ Demetrios H. Tsarouhis, 21 S. 9th Street, Allentown, PA 18102-4861
15327267	+ First Portfolio Ventures, LLC, 3091 Governors Lake Drive, Norcross, GA 30071-1135
15327268	+ Gregg Lawrence Morris, Esq., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15327276	+ Pressler & Pressler, 7 Entin Road, Attn: Matthew Joseph Martello, Esquire, Parsippany, NJ 07054-5020
15327277	+ Pressler & Pressler, 7 Entin Road, Attn: Michael Robert Lapinski, Esquire, Parsippany, NJ 07054-5020
15327278	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15327286	+ Target, Po Box 673, Minneapolis, MN 55440-0673
15327287	+ Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15334048	+ Tri State Adjustments, Inc., dba Express Medical Pharmacy Services, PO Box 3219, La Crosse WI 54602-3219
15327290	+ Tri-State Adjustments, 3439 East Ave So., La Crosse, WI 54601-7241
15327291	+ Tri-State Adjustments, 3439 East Avenue South, Po Box 3219, La Crosse, WI 54602-3219
15338160	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15338137	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 16 2021 23:05:00	Americredit Financial Services, Inc. DbA GM Finan, DbA GM Financial, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 16 2021 23:09:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bnc@bass-associates.com	Jul 16 2021 23:04:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083
15338645	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 16 2021 23:05:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15327245	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 16 2021 23:05:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15327244	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 16 2021 23:05:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15327250	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 17 2021 02:26:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15327248	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 17 2021 02:46:56	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

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15327252	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 17 2021 02:26:35	Capital One/boscovs, Po Box 31293, Salt Lake City, UT 84131-0293
15327253	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 17 2021 02:36:45	Capital One/boscovs, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15349089	+ Email/Text: bankruptcy@cavps.com	Jul 16 2021 23:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15347760	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 16 2021 23:09:22	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15327256	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 16 2021 23:09:22	Citibank/Goodyear, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15327255	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 16 2021 23:09:22	Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497
15327262	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 16 2021 23:05:00	Credit Collection Services, Attn: Bankruptcy, Po Box 773, Needham, MA 02494-0918
15327261	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 16 2021 23:05:00	Credit Collection Services, Po Box 447, Norwood, MA 02062-0447
15327264	+ Email/PDF: creditonebknottifications@resurgent.com	Jul 16 2021 23:09:21	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15327263	+ Email/PDF: creditonebknottifications@resurgent.com	Jul 16 2021 23:09:16	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15327265	+ Email/Text: kthompson@crowndasset.com	Jul 16 2021 23:05:00	Crown Asset Management, 3100 Breckinridge Boulevard, Suite 725, Duluth, GA 30096-7605
15348899	+ Email/Text: kburkley@bernsteinlaw.com	Jul 16 2021 23:05:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15342715	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 16 2021 23:05:00	First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15327254	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 17 2021 02:36:45	Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
15344370	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 16 2021 23:04:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15327270	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 16 2021 23:04:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15327269	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 16 2021 23:04:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15335118	Email/PDF: resurgentbknottifications@resurgent.com	Jul 16 2021 23:09:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15351594	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Jul 17 2021 02:36:46	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15327271	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Jul 17 2021 02:26:34	Midfirst Bank, 999 NW Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051
15332648	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2021 23:05:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15327272	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2021 23:05:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15327273	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2021 23:05:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15337904	+ Email/Text: ecfbankruptcy@progleasing.com	Jul 16 2021 23:05:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315

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15327274	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 16 2021 23:09:25	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15327275	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 16 2021 23:09:21	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15346214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 16 2021 23:09:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15333121	Email/Text: bnc-quantum@quantum3group.com Jul 16 2021 23:05:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15333020	Email/Text: bnc-quantum@quantum3group.com Jul 16 2021 23:05:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15327280	+ Email/PDF: resurgentbknotifications@resurgent.com Jul 16 2021 23:09:17	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15342681	+ Email/PDF: gecsed@recoverycorp.com Jul 16 2021 23:09:14	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15327629	+ Email/PDF: gecsed@recoverycorp.com Jul 16 2021 23:09:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15327283	+ Email/PDF: gecsed@recoverycorp.com Jul 16 2021 23:09:14	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15327282	+ Email/PDF: gecsed@recoverycorp.com Jul 16 2021 23:09:15	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15327285	+ Email/PDF: gecsed@recoverycorp.com Jul 16 2021 23:09:14	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15327284	+ Email/PDF: gecsed@recoverycorp.com Jul 16 2021 23:09:25	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15327289	+ Email/Text: bankruptcydepartment@tsico.com Jul 16 2021 23:05:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15327288	+ Email/Text: bankruptcydepartment@tsico.com Jul 16 2021 23:05:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15329285	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov Jul 16 2021 23:09:20	U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor, 100 Penn Square East, Philadelphia, PA 19107-3380
15327292	+ Email/Text: EBankruptcy@UCFS.NET Jul 16 2021 23:05:00	United Consumer Financial Services, 865 Bassett, Westlake, OH 44145-1194
15327293	+ Email/Text: EBankruptcy@UCFS.NET Jul 16 2021 23:05:00	United Consumer Financial Services, Attn: Bankruptcy, 865 Bassett Road, Westlake, OH 44145-1194
15350483	+ Email/Text: bnc@bass-associates.com Jul 16 2021 23:04:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15345778	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15327251	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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15327249	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15327260	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
15327258	*+	Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
15327281	*+	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15327279	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:**

Name	Email Address
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Patricia L. Steals julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor MIDFIRST BANK mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5